

**Information to identify the case:**

Debtor 1	<b>Steven E Yoskowitz</b>	Social Security number or ITIN	xxx-xx-0795
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Julie D Yoskowitz</b>	Social Security number or ITIN	xxx-xx-0344
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>13-36142-CMG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven E Yoskowitz

Julie D Yoskowitz

2/8/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Steven E Yoskowitz  
 Julie D Yoskowitz  
 Debtors

Case No. 13-36142-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db/jdb  
 cr +Steven E Yoskowitz, Julie D Yoskowitz, 14 Woodview Drive, Howell, NJ 07731-3825  
 +Rushmore Loan Management Services, servicer for U., 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132  
 514516424 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514390217 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: AHFC, 201 Little Falls Drive, Wilmington, DE 19808)  
 514624428 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514390223 +Cap One Na, 3905 N Dallas Pkwy, Plano, TX 75093-7892  
 514417398 +Capital One, N.A., 7933 Preston Rd, Plano, TX 75024-2359  
 517276060 Capital One, N.A., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708  
 517276061 +Capital One, N.A., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708, Capital One, N.A., c/o Rushmore Loan Management Services 92619-2708  
 514390224 +Chase, PO Box 24696, Columbus, OH 43224-0696  
 514390228 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 514705679 +JPMORGAN CHASE BANK, N.A., CHASE RECORDS CENTER, ATTN:CORRESPONDENCE MAIL, 700 KANSAS LANE, MAIL CODE LA4-555, MONROE, LA 71203-4774  
 514450361 +NJCLASS, PO Box 548, Trenton, NJ 08625-0548  
 514390233 +State Of Nj Student As, PO Box 538, Trenton, NJ 08625-0538  
 517637432 U.S. Bank National Association, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708  
 517637433 +U.S. Bank National Association, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708, U.S. Bank National Association, c/o Rushmore Loan Management Services 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2019 00:40:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514429291 EDI: HNDA.COM Feb 09 2019 05:03:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441  
 514635572 EDI: BECKLEE.COM Feb 09 2019 05:03:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514390218 +EDI: AMEREXPR.COM Feb 09 2019 05:03:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 514390219 EDI: BANKAMER.COM Feb 09 2019 05:03:00 Bank Of America, Po Box 982235, El Paso, TX 79998  
 514458627 EDI: BMW.COM Feb 09 2019 05:03:00 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
 514390221 +EDI: BMW.COM Feb 09 2019 05:03:00 BMW Finance Services, 5515 Park Center Circle, Dublin, OH 43017-3584  
 514462617 +EDI: AISACG.COM Feb 09 2019 05:03:00 BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347  
 514413671 +EDI: AISACG.COM Feb 09 2019 05:03:00 BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 514390220 +EDI: TSYS2.COM Feb 09 2019 05:03:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 514390222 EDI: CAPITALONE.COM Feb 09 2019 05:03:00 Cap One, Po Box 85520, Richmond, VA 23285  
 515921644 +EDI: AISACG.COM Feb 09 2019 05:03:00 Capital One N. A., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028  
 514634197 EDI: BL-BECKET.COM Feb 09 2019 05:04:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514665097 +E-mail/Text: bankruptcy@cavps.com Feb 09 2019 00:41:06 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 514390225 +EDI: CHASE.COM Feb 09 2019 05:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 514390226 +EDI: CITICORP.COM Feb 09 2019 05:03:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 514656907 +EDI: CITICORP.COM Feb 09 2019 05:03:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 514390227 +EDI: CITICORP.COM Feb 09 2019 05:03:00 Exxmbllciti, Po Box 6497, Sioux Falls, SD 57117-6497  
 514390229 +EDI: RMSC.COM Feb 09 2019 05:03:00 Gecrib/pc Richard, Po Box 981439, El Paso, TX 79998-1439  
 514390230 +EDI: CBSKOHL.COM Feb 09 2019 05:03:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 514390230 +E-mail/Text: bncnotices@becket-lee.com Feb 09 2019 00:39:27 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 514663985 EDI: PRA.COM Feb 09 2019 05:03:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Feb 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516346449 +EDI: Q3G.COM Feb 09 2019 05:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788  
514515987 EDI: Q3G.COM Feb 09 2019 05:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
514390231 +EDI: NAVIENTFKASMSERV.COM Feb 09 2019 05:03:00 Sallie Mae, Po Box 9655,  
Wilkes Barre, PA 18773-9655  
514390232 +EDI: CITICORP.COM Feb 09 2019 05:03:00 Shell/citi, Po Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514635573\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
516346448\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian J. Goldberg on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Capital One, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Elizabeth L. Wassall on behalf of Creditor Capital One, N.A. ewassall@logs.com,  
njbankruptcynotifications@logs.com  
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Michael Leonard Detzky on behalf of Joint Debtor Julie D Yoskowitz mldetzky@hotmail.com,  
r40042@notify.bestcase.com  
Michael Leonard Detzky on behalf of Debtor Steven E Yoskowitz mldetzky@hotmail.com,  
r40042@notify.bestcase.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, N.A. bankruptcy@feinsuch.com  
Robert P. Saltzman on behalf of Creditor Capital One, N.A. dnj@pbslaw.org  
Robert P. Saltzman on behalf of Creditor Rushmore Loan Management Services, servicer for U.S.  
Bank National Association, not in its individual capacity but solely as trustee for the RMAC  
Trust, Series 2016-CTT dnj@pbslaw.org

TOTAL: 11